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Case 09-45574 Doc 1 Filed 12/01/09 Entered 12/01/09 10:51:55 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 35 **United States Bankruptcy Court Voluntary Petition Northern District of Illinois** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Murillo, Rosa Y All Other Names used by the Joint Debtor in the last 8 years All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 9128 EIN (if more than one, state all): Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 10513 Major Ave Apt 2N Chicago Ridge, IL ZIPCODE 60415-2048 ZIPCODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Cook Mailing Address of Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address): ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor (if different from street address above): ZIPCODE Type of Debtor **Nature of Business** Chapter of Bankruptcy Code Under Which (Form of Organization) (Check **one** box.) the Petition is Filed (Check one box.) Chapter 7
Chapter 9 (Check one box.) Chapter 15 Petition for Health Care Business ✓ Individual (includes Joint Debtors) Single Asset Real Estate as defined in 11 Recognition of a Foreign See Exhibit D on page 2 of this form. U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Stockbroker
Commodity Broker Chapter 13 Partnership Recognition of a Foreign Other (If debtor is not one of the above entities, Nonmain Proceeding check this box and state type of entity below.) Clearing Bank Nature of Debts Other (Check one box.) Debts are primarily consumer Debts are primarily Tax-Exempt Entity debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an (Check box, if applicable.) Debtor is a tax-exempt organization under individual primarily for a Title 26 of the United States Code (the personal, family, or house-Internal Revenue Code). hold purpose." Filing Fee (Check one box) **Chapter 11 Debtors** Check one box: ▼ Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000. Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must Check all applicable boxes: one or more classes of THIS SPACE IS FOR COURT USE ONLY

attach	signed appi	leation for the	court's consi	deration. See O	metar Form 3B	Acceptar	s being filed with nces of the plan v s, in accordance w	vere solicited pr	
Statisti	Statistical/Administrative Information								
Deb	Debtor estimates that funds will be available for distribution to unsecured creditors.								
<b>√</b> Deb	tor estimates	that, after an	y exempt prop	erty is excluded	d and administra	ative expenses pai	d, there will be no	o funds availabl	e for
distr	ibution to un	secured credi	tors.						
Estimate	d Number of	Creditors	·				·		
$\checkmark$									
1-49	50-99	100-199	200-999	1,000-	5,001-	10,001-	25,001-	50,001-	Over
				5,000	10,000	25,000	50,000	100,000	100,000
Estimate	Estimated Assets								
$\checkmark$									
\$0 to	\$50,001 to	\$100,001 to	\$500,001 to	\$1,000,001 to	\$10,000,001	\$50,000,001 to	\$100,000,001	\$500,000,001	More than
\$50,000	\$100,000	\$500,000	\$1 million	\$10 million	to \$50 million	\$100 million	to \$500 million	to \$1 billion	\$1 billion
Estimate	d Liabilities		-			-			
$\checkmark$									
\$0 to	\$50,001 to	\$100,001 to	\$500,001 to	\$1,000,001 to	\$10,000,001	\$50,000,001 to	\$100,000,001	\$500,000,001	More than
\$50,000	\$100,000	\$500,000	\$1 million	\$10 million	to \$50 million	\$100 million	to \$500 million	to \$1 billion	\$1 billion

Where Filed: <b>None</b>		
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be completed whose debts are properties of the attorney for the petitioner of that I have informed the petition chapter 7, 11, 12, or 13 of the explained the relief available under the complete of the c	if debtor is an individual rimarily consumer debts.) named in the foregoing petition, declarater that [he or she] may proceed unde le 11, United States Code, and have der each such chapter. I further certifies the notice required by § 342(b) of the
	X /s/ Derek V. Lofland	12/01/09
	Signature of Attorney for Debtor(s)	Date
Exhi  (To be completed by every individual debtor. If a joint petition is filed, expected by Exhibit D completed and signed by the debtor is attached and materials.)		ch a separate Exhibit D.)
If this is a joint petition:		
Exhibit D also completed and signed by the joint debtor is attach	ed a made a part of this petition.	
	days than in any other District.  partner, or partnership pending in	this District.
or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	but is a defendant in an action or pr	oceeding [in a federal or state court]
Certification by a Debtor Who Reside (Check all app  Landlord has a judgment against the debtor for possession of debtor	olicable boxes.)	
(Name of landlord or less	or that obtained judgment)	
(Address of lan	adlord or lessor)	
Debtor claims that under applicable nonbankruptcy law, there are		ebtor would be permitted to cure

the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Case 09-45574 B1 (Official Form 1) (1/08)

filing of the petition.

(This page must be completed and filed in every case)

**Voluntary Petition** 

Location

Doc 1

Filed 12/01/09

Document

Entered 12/01/09 10:51:55

Page 2 of 35
Name of Debtor(s):

Murillo, Rosa Y

Case Number:

Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)

Desc Main

Date Filed:

Page 2

(This page must be completed and filed in every case)

Name of Debtor(s): **Murillo, Rosa Y** 

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Χ	/s/ Rosa Y Murillo	
	Signature of Debtor	Rosa Y Murille
X		
	Signature of Joint Debtor	
	Telephone Number (If not represented by attorney)	

#### Signature of Attorney\*

X /s/ Derek V. Lofland

December 1, 2009

Date

Signature of Attorney for Debtor(s)

Derek V. Lofland 6280490 Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602 (312) 578-9530 Fax: (312) 578-9524 derek@chicagobk.com

#### December 1, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature	of Authorized	Individual		
Printed Na	me of Author	ized Individua	1	
Title of Au	ıthorized Indi	vidual		
Title of Au	ithorized Indi	vidual		

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United
States Code. Certified copies of the documents required by 11 U.S.C.
§ 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the
chapter of title 11 specified in this petition. A certified copy of the
order granting recognition of the foreign main proceeding is attached.

Signature o	f Foreign Repr	esentative	
Printed Na	ne of Foreign I	Representative	

#### Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if	any, of Bankruptcy Petition	Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address			

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

#### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

Printed Name and title, if any, of Bankruptcy Petition Preparer

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by  $\S 342(b)$  of the Bankruptcy Code.

Social Security number (If the bankruptcy

Address:		petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)
X		(Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, r partner whose Social Security number is provided above.	esponsible person, or	
Certificat I (We), the debtor(s), affirm that I (we) have received and read to	te of the Debtor his notice.	
Murillo, Rosa Y Printed Name(s) of Debtor(s)	X /s/ Rosa Y Murille Signature of Debte	
Case No. (if known)		

Case 09-45574

Doc 1 Filed 12/01/09 B1D (Official Form 1, Exhibit D) (12/08)

Entered 12/01/09 10:51:55

Desc Main

Document Page 6 of 35 United States Bankruptcy Court **Northern District of Illinois** 

IN RE:		Case No	
Murillo, Rosa Y		Chapter 7	
•	Debtor(s)		
		COLORADIA DE COMPLIANCE	

#### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed

and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. <i>You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.</i>
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)

does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct.

Active military duty in a military combat zone.

Signature of Debtor: /s/ Rosa Y Murillo

Date: December 1, 2009

B6 Summary (Case 09-45574 Doc 1

Entered 12/01/09 10:51:55 Filed 12/01/09 Document Page 7 of 35 United States Bankruptcy Court

Desc Main

**Northern District of Illinois** 

IN RE:		Case No.
Murillo, Rosa Y		Chapter 7
	Debtor(s)	•

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 3,775.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$ 27,232.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 2,018.29
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,015.00
	TOTAL	17	\$ 3,775.00	\$ 27,232.00	

Form 6 - Statistical Summary (1207) Doc 1 Filed 12/01/09

Entered 12/01/09 10:51:55

Desc Main

Document Page 8 of 35 United States Bankruptcy Court **Northern District of Illinois** 

IN RE:		Case No.
Murillo, Rosa Y		Chapter 7
·	Debtor(s)	•

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 2,018.29
Average Expenses (from Schedule J, Line 18)	\$ 2,015.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 2,729.22

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 27,232.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 27,232.00

A (Official Form SA) 09745574	Doc 1	Filed 12/01/09	Entered 12
DOM (OMEIN FORM 0/1) (12/07)		Document	Page 9 of 3

IN RE Murillo, Rosa Y

Entered 12/01/09 10:51:55 Desc Main

(If known)

Debtor(s) Case No. \_

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None		4		

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(Report also on Summary of Schedules)

**TOTAL** 

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Entered 12/01/09 10:51:55 Page 10 of 35

Desc Main

(If known)

IN RE Murillo, Rosa Y

Debtor(s)

Case No. \_\_\_\_\_

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash on Hand		50.00
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account w/ US Bank		150.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit w/ Landlord - \$800.00 - No value to the Debtor		0.00
4.	Household goods and furnishings, include audio, video, and computer equipment.		Household goods, including but not limited to: TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances.		1,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other colletions or collectibles		250.00
6.	Wearing apparel.		Used Clothing		250.00
7.	Furs and jewelry.		Misc Costume Jewelry		75.00
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life thru work - no cash value		0.00
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401(k) with current employer - 100% Exempt		500.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	Х			

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Doc 1 Filed 12/01/09 Entered 12/01/09 10:51:55 Desc Main Document Page 11 of 35

\_ Case No. \_\_

IN RE Murillo, Rosa Y

Debtor(s)

(If known)

### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

					,
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Ford Expedition		1,000.00
26.	Boats, motors, and accessories.	X			
	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
	Inventory.	X			
	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			

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Debtor(s)

Case No. \_ (If known)

#### **SCHEDULE B - PERSONAL PROPERTY** (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
<ul> <li>33. Farming equipment and implements.</li> <li>34. Farm supplies, chemicals, and feed.</li> <li>35. Other personal property of any kind not already listed. Itemize.</li> </ul>	X X X			
		TO	ΓAL	3,775.00

Debtor(s)

Doc 1

Page 13 of 35

Desc Main

(If known)

IN RE Murillo, Rosa Y

Case No. \_

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Cash on Hand	735 ILCS 5 §12-1001(b)	50.00	50.00
Checking account w/ US Bank	735 ILCS 5 §12-1001(b)	150.00	150.00
Household goods, including but not limited to: TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances.	735 ILCS 5 §12-1001(b)	400.00	1,500.00
Books, Pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other colletions or collectibles	735 ILCS 5 §12-1001(b)	250.00	250.00
Used Clothing	735 ILCS 5 §12-1001(a)	250.00	250.00
Misc Costume Jewelry	735 ILCS 5 §12-1001(b)	75.00	75.00
401(k) with current employer - 100% Exempt	735 ILCS 5 §12-1006(a)	500.00	500.00
1999 Ford Expedition	735 ILCS 5 §12-1001(c)	1,000.00	1,000.00

6D (Official Forms B) 012/04/5574	Doc 1

Entered 12/01/09 10:51:55 Page 14 of 35 Desc Main

(If known)

IN RE Murillo, Rosa Y

Debtor(s)

Case No.

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

✓ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
		ı	Value \$	$\frac{1}{2}$				
ACCOUNT NO.				T				
			Value \$	-				
ACCOUNTING		_	value \$	┝	H			
ACCOUNT NO.								
			Value \$					
ACCOUNT NO.								
			Value \$					
				Sub	tota	al		
ontinuation sheets attached			(Total of th				\$	\$
			(Use only on la		Fota page		\$	\$
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Entered 12/01/09 10:51:55 Page 15 of 35

Case No.

Desc Main

IN RE Murillo, Rosa Y

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Debtor(s)

(If known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
$\checkmark$	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	<b>0</b> continuation sheets attached

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Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

IN RE Murillo, Rosa Y

Case No.

Debtor(s)

(If known)

Desc Main

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

HUSBAND, WIFE, JOINT, OR COMMUNITY UNLIQUIDATED CONTINGENT CODEBTOR DISPUTED CREDITOR'S NAME, MAILING ADDRESS AMOUNT DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, AND ACCOUNT NUMBER. CONSIDERATION FOR CLAIM. IF CLAIM IS (See Instructions Above.) SUBJECT TO SETOFF, SO STATE CLAIM ACCOUNT NO. 36896204 Open account opened 4/08 Asset Acceptance Llc PO Box 2036 Warren, MI 48090-2036 469.00 Assignee or other notification for: ACCOUNT NO. **Asset Acceptance Lic Bally Total Fitness** ACCOUNT NO. 9049473 Open account opened 3/06 **Cavalry Portfolio Serv** 7 Skyline Dr Ste 3 Hawthorne, NY 10532-2162 548.00 Assignee or other notification for: ACCOUNT NO. **Cavalry Portfolio Serv** At T

5 continuation sheets attached

Subtotal (Total of this page)

1,017.00

Total

(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official FCrase) 02/14/5574 Doc 1 Filed 12/01/09 Entered 12/01/09 10:51:55 Desc Main Page 17 of 35

\_ Case No. \_

IN RE Murillo, Rosa Y

Debtor(s)

(If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>08CH09755</b>			Foreclosure	Ħ			
Chase Manhattan Mortga 10790 Rancho Bernardo Rd San Diego, CA 92127-5705							4.00
ACCOUNT NO.			Assignee or other notification for:	$\forall$			1.00
Pierce And Associates 1 N Dearborn #1300 Chicago, IL 60602			Chase Manhattan Mortga				
ACCOUNT NO. <b>6011644202322763</b>			Revolving account opened 5/07	Н			
Chld/cbsd PO Box 6497 Sioux Falls, SD 57117-6497							282.00
ACCOUNT NO. xxx-xx-9128			Parking Tickets	$\forall$			382.00
City Of Chicago Parking - Bankruptcy 121 N Lasalle St Rm 107A Chicago, IL 60602-1232							1,400.00
ACCOUNT NO. <b>650900701</b>				Н			1,400.00
Collection						•	
ACCOUNT NO.			Assignee or other notification for:	Н			801.00
11 Us Cellular Chicago Nw In 869			Collection				
ACCOUNT NO. <b>55199</b>			Installment account opened 2/07	Н			
Condor Capital Copr 165 Oser Ave Hauppauge, NY 11788-3710							
						Ц	18,878.00
Sheet no1 of5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	ī	age Fota	e) al	\$ 21,462.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	tatis	tica	al	\$

Page 18 of 35

Doc 1 Filed 12/01/09 Entered 12/01/09 10:51:55 Desc Main

(If known)

IN RE Murillo, Rosa Y

Debtor(s)

(Continuation Sheet)

\_ Case No. \_

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	+		Н	
Christopher Weinum 407 S Dearborn St Ste 1260 Chicago, IL 60605-1140			Condor Capital Copr				
ACCOUNT NO. <b>499885914072</b>	-		Open account opened 9/07	+		H	
Dependon Collection Se PO Box 4833 Oak Brook, IL 60522-4833			open account opened over				250.00
ACCOUNT NO.	H		Assignee or other notification for:	╁		Н	250.00
Village Of Alsip			Dependon Collection Se				
ACCOUNT NO. <b>499885687278</b>	$\vdash$		Open account opened 12/05				
Dependon Collection Se PO Box 4833 Oak Brook, IL 60522-4833							76.00
ACCOUNT NO.			Assignee or other notification for:	+			76.00
Maternal Fetal Medicine			Dependon Collection Se				
ACCOUNT NO E44420							
ACCOUNT NO. 514439  Diversifd Co 900 S Highway Dr Fenton, MO 63026-2042							565.00
ACCOUNT NO.			Assignee or other notification for:	$\dagger$		$\vdash$	230.00
Med1 Suburban Emergency Physicians			Diversifd Co				
Sheet no. 2 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t		age	e)	\$ 891.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	rt als Statis	tica	n al	\$

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\_ Case No. \_

IN RE Murillo, Rosa Y

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Debtor(s)

(If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 13733389			Open account opened 12/08	T			
Harris And Harris Ltd							100.00
			A column of a three weathing to we	₽			100.00
ACCOUNT NO.  Palos Community Hospital			Assignee or other notification for: Harris And Harris Ltd				
ACCOUNT NO. <b>11046895</b>			Open account opened 11/07	$\vdash$			
Harvard Collection 4839 N Elston Ave Chicago, IL 60630-2534							273.00
ACCOUNT NO.			Assignee or other notification for:	$\vdash$			270.00
Comed			Harvard Collection				
ACCOUNT NO. 3774378001 I C System Inc PO Box 64378			Open account opened 12/03				
Saint Paul, MN 55164-0378							155.00
ACCOUNT NO.  Banfield The Pet Hospital			Assignee or other notification for: I C System Inc				
ACCOUNT NO. <b>3668346001</b>			Open account opened 5/03	H			
I C System Inc PO Box 64378 Saint Paul, MN 55164-0378							
2						Ļ	77.00
Sheet no3 of5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the			e)	\$ 605.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	o o stica	n al	\$

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Entered 12/01/09 10:51:55 Desc Main Page 20 of 35

IN RE Murillo, Rosa Y

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Debtor(s)

Case No. \_ (If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
A COOLINE NO			Assignee or other notification for:	H		H	
Banfield The Pet Hospital			I C System Inc				
ACCOUNT NO. Jms2483							
Jvdb Asc PO Box 5718 Elgin, IL 60121-5718							191.00
L GGGLIN WE VO			Assigned or other notification for:	H		Н	191.00
Med1 02 Palos Internists S C			Assignee or other notification for: Jvdb Asc				
ACCOUNT NO. 6008892492334608			Open account opened 8/08	$\vdash$		Н	
Lvnv Funding Llc PO Box 740281 Houston, TX 77274-0281			open account opened cros				270.00
ACCOUNT NO.			Assignee or other notification for:	H			270.00
Ge Capital Jc Penney Consumer	_		Lvnv Funding Llc				
ACCOUNT NO. 10868001837			Open account opened 6/07				
Nationwide Credit And Co 9919 W Roosevelt Rd Westchester, IL 60154-2774							1,575.00
ACCOUNT NO.			Assignee or other notification for:	H		H	1,373.00
Evergreen Anesthesia Pain			Nationwide Credit And Co				
Sheet no <b>4</b> of <b>5</b> continuation sheets attached to				Sub			
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	T als tatis	Tota o o tica	al n	\$ <b>2,036.00</b> \$

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Page 21 of 35

Doc 1 Filed 12/01/09 Entered 12/01/09 10:51:55 Desc Main

IN RE Murillo, Rosa Y

Debtor(s)

\_ Case No. \_\_ (If known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 10454707			Open account opened 8/08			П	
ProfessnI Acct Mgmt In 633 W Wisconsin Ave Milwaukee, WI 53203-1918							511.00
ACCOUNT NO.			Assignee or other notification for:	H		Н	511.00
Tcf Bank	1		Professni Acct Mgmt In				
TCI Balik			-				
ACCOUNT NO. <b>118476</b>						Н	
Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438-3112							250.00
ACCOUNT NO.			Assignee or other notification for:			П	
Village Of Chicago Ridge			Rmi/mcsi				
ACCOUNT NO. <b>42838</b>			Revolving account opened 10/07				
Tnb - Target PO Box 673 Minneapolis, MN 55440-0673							
ACCOUNT NO.	_						460.00
ACCOUNT NO.	_						
Sheet no <b>5</b> of <b>5</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	Sub is p			\$ 1,221.00
• •			(Use only on last page of the completed Schedule F. Repor	T als	Γota o o	al n	
			the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	atis d D	ata.	a1 .)	\$ 27,232.00

RGC (Official CASE) 09745574	Doc 1	Filed 12/01/09	Entered 12/01/09 10:51:55	Desc Main
500 (Official Form 00) (12/07)		Document	Page 22 of 35	
IN RE Murillo, Rosa Y			Case No.	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

(If known)

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

Debtor(s)

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST.  STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY.  STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H (Official Forms H) 09745574	Doc 1	Filed 12/01/09	Entered 12/01/09	9 10:51:55
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IN RE Murillo, Rosa Y				Case No.

Debtor(s) (If known)

Desc Main

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Entered 12/01/09 10:51:55 Page 24 of 35 Desc Main

(If known)

IN RE Murillo, Rosa Y

Debtor(s)

Case No. \_\_\_\_\_

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status		DEPENDENTS OF	F DEBTOR AND	SPOU	SE		
Divorced		RELATIONSHIP(S): Daughter Daughter				AGE(S): <b>3</b>	
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer	Manager Americash Lo 10 years 880 Lee St Des Plaines,	Dans LLC IL 60016-6420					
	gross wages, sa	r projected monthly income at time case filed) alary, and commissions (prorate if not paid mont	thly)	\$	DEBTOR <b>2,729.22</b>		SPOUSE
3. SUBTOTAL	,			s	2,729.22		
4. LESS PAYROL. a. Payroll taxes a b. Insurance				\$	424.90		
c. Union dues				\$ 	134.00	\$ \$	
d. Other (specify)	) Dental			\$	16.32	\$	
``	401K			\$	134.83	\$	
5. SUBTOTAL O	F PAYROLL D	DEDUCTIONS		\$	710.93	\$	
6. TOTAL NET M	IONTHLY TA	KE HOME PAY		\$	2,018.29	\$	
8. Income from rea 9. Interest and divide	l property dends	of business or profession or farm (attach detaile		\$ \$ \$		\$ \$ \$	
that of dependents 11. Social Security	listed above or other govern			\$		\$	
(Specify)				\$		\$	
12. Pension or retir				\$		\$ \$	
13. Other monthly (Specify)				\$ \$		\$ \$ \$	
14 CIIDTOTAL 6	NE I INDO 7 OU	IDOUCH 12		·		¢	
14. SUBTOTAL O		COME (Add amounts shown on lines 6 and 14)		\$	2,018.29	\$	
		ONTHLY INCOME: (Combine column totals a stal reported on line 15)	from line 15;		\$	2,018.2	9

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

Doc 1 Filed 12/01/09 Document

Entered 12/01/09 10:51:55 Desc Main Page 25 of 35

(If known)

IN RE Murillo, Rosa Y

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Debtor(s)

\_ Case No. \_

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR	R(S)	
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prora quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the don Form22A or 22C.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complet expenditures labeled "Spouse."	e a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	810.00
a. Are real estate taxes included? Yes No		
b. Is property insurance included? Yes No <u>✓</u>		
	¢	150.00
a. Electricity and heating fuel b. Water and sewer	» —	130.00
c. Telephone	φ ——	
d. Other Cell Phone	\$ ——	75.00
d. Odler	\$	
3. Home maintenance (repairs and upkeep)	\$	
4. Food	\$	350.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	35.00
8. Transportation (not including car payments)	\$	300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	25.00
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	
b. Life	\$	
c. Health	\$	
d. Auto	\$	95.00
e. Other	\$	
10.77	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)	Ф	
(Specify)	—— <sup>¢</sup> —	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	—— <sub>2</sub> —	
a. Auto	•	
b. Other	φ	
U. Oulci	—	
14. Alimony, maintenance, and support paid to others		
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ —	
17. Other Personal Car And Grooming	\$ —	25.00
	<del>*</del>	
	\$	
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	2,015.00
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing	of this docu	ment:
None	01 11115 40 40	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	2,018.29
b. Average monthly expenses from Line 18 above	\$	2,015.00
c. Monthly net income (a. minus b.)	\$	3.29

(If known)

IN RE Murillo, Rosa Y

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Debtor(s)

Case No.

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: December 1, 2009 Signature: /s/ Rosa Y Murillo Debtor Rosa Y Murillo Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Filed 12/01/09 Entered 12/01/09 10:51:55

Desc Main

Document Page 27 of 35 United States Bankruptcy Court

Northern District of Illinois

IN RE:		Case No.
Murillo, Rosa Y		Chapter 7
	Debtor(s)	•

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

35,000.00 2007 Income from employment

40,000.00 2008 Income from employment

2,729.22 2009 Income from employment (monthly)

#### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	Case 09-45574			Entered 12 Page 28 of 3	/01/09 10:51:55 85	Desc Main
None	b. Debtor whose debts are not proceeding the commencement of \$5,475. If the debtor is an indiviobligation or as part of an alternate debtors filing under chapter 12 or is filed, unless the spouses are seen	rimarily consumer of f the case unless the dual, indicate with tive repayment scheor chapter 13 must in	debts: List each e aggregate valu an asterisk (*) a dule under a plan clude payments	payment or other true of all property that was payments that was a payment of the	cansfer to any creditor ma at constitutes or is affect were made to a creditor or inprofit budgeting and cre	ted by such transfer is less than account of a domestic support dit counseling agency. (Married
None	c. All debtors: List all payments who are or were insiders. (Marrie a joint petition is filed, unless th	ed debtors filing und	der chapter 12 o	r chapter 13 must in	clude payments by either	
4. Su	its and administrative proceeding	gs, executions, gar	nishments and	attachments		
None	a. List all suits and administrative bankruptcy case. (Married debtor not a joint petition is filed, unless	rs filing under chap	ter 12 or chapte	r 13 must include in	nformation concerning ei	
AND US E	TION OF SUIT CASE NUMBER Bank/Chase v Murillo H09755	NATURE OF PRO Foreclosure	OCEEDING	COURT OR AND LOCA' <b>Chancery</b> -	ΓΙΟΝ	STATUS OR DISPOSITION Sale approved 9/09
None	b. Describe all property that has the commencement of this case. or both spouses whether or not a	(Married debtors fi	ling under chap	ter 12 or chapter 13	must include information	on concerning property of either
5. Re	possessions, foreclosures and re	turns				
None	List all property that has been rep the seller, within <b>one year</b> immedinclude information concerning joint petition is not filed.)	diately preceding th	ne commenceme	ent of this case. (Ma	arried debtors filing unde	er chapter 12 or chapter 13 must
	IE AND ADDRESS OF CREDIT se Mortgage	OR OR SELLER	FORECLOS	EPOSSESSION, URE SALE, OR RETURN	DESCRIPTION AND OF PROPERTY Property located at Forest, IL was sold	5925 Liberty Square, Oak
6. As	signments and receiverships					
None	a. Describe any assignment of pro (Married debtors filing under cha unless the spouses are separated	pter 12 or chapter 13	3 must include a			
None	b. List all property which has be commencement of this case. (Ma spouses whether or not a joint pe	rried debtors filing t	ınder chapter 12	or chapter 13 must	include information conc	erning property of either or both
7. Gi	fts					
None	List all gifts or charitable contribution gifts to family members aggregate per recipient. (Married debtors find a joint petition is filed, unless the	ing less than \$200 ir lling under chapter 1	value per indiv 12 or chapter 13	idual family member must include gifts	er and charitable contribut for contributions by either	tions aggregating less than \$100
8. Lo	sses					
None	List all losses from fire, theft, ot <b>commencement of this case</b> . (M a joint petition is filed, unless th	arried debtors filing	under chapter	12 or chapter 13 mu	st include losses by either	

DESCRIPTION AND VALUE OF PROPERTY Gambling Losses - \$5000.00

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DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

2008-2009

	Case 09-45574 Doc 1 Filed 12/01/09 Entered 12/01/09 10:51:55 Desc Main  Document Page 29 of 35
9. Pay	yments related to debt counseling or bankruptcy
None	List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within <b>one year</b> immediately preceding the commencement of this case.
Gleas 77 W	DATE OF PAYMENT, NAME OF AMOUNT OF MONEY OR DESCRIPTION PAYOR IF OTHER THAN DEBTOR AND VALUE OF PROPERTY 2/24/2009 901.00 Washington, Ste 1218 ago, IL 60602
10. O	ther transfers
None	a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within <b>two years</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. List all property transferred by the debtor within <b>ten years</b> immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.
11. C	losed financial accounts
None	List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within <b>one year</b> immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
12. Sa	afe deposit boxes
None	List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
13. Se	etoffs
None	List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within <b>90 days</b> preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
14. Pı	roperty held for another person
None	List all property owned by another person that the debtor holds or controls.
15. Pı	rior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

 $\checkmark$ 

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

 $\checkmark$ 

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\checkmark$ 

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: December 1, 2009	Signature /s/ Rosa Y Murillo	
	of Debtor	Rosa Y Murillo
Date:	Signature	
	of Joint Debtor	
	(if any)	
	• continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

Case 09-45574 Doc 1
B8 (Official Form 8) (12/08)

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Filed 12/01/09 Entered 12/01/09 10:51:55 Desc Main Document Page 31 of 35 United States Bankruptcy Court Northern District of Illinois

IN RE:			Case No.		
Murillo, Rosa Y		Chapter <b>7</b>			
	Debtor(s)				
CHAPTER 7	INDIVIDUAL DEBT	TOR'S STATEME	ENT OF INTENTION		
<b>PART A</b> – Debts secured by property cestate. Attach additional pages if neces		be fully completed fo	or <b>EACH</b> debt which is secured by property of the		
Property No. 1					
Creditor's Name:		Describe Prope	rty Securing Debt:		
Property will be (check one):  Surrendered Retained					
If retaining the property, I intend to (c)  Redeem the property Reaffirm the debt Other. Explain	neck at least one):	(fo	r example, avoid lien using 11 U.S.C. § 522(f)).		
Property is (check one):  Claimed as exempt Not claim	med as exempt				
Property No. 2 (if necessary)					
Creditor's Name:		Describe Prope	Describe Property Securing Debt:		
Property will be (check one):  ☐ Surrendered ☐ Retained		I			
If retaining the property, I intend to (c) Redeem the property Reaffirm the debt Other. Explain	heck at least one):	(fo	r example, avoid lien using 11 U.S.C. § 522(f)).		
Property is (check one): ☐ Claimed as exempt ☐ Not clain	med as exempt				
<b>PART B</b> – Personal property subject to additional pages if necessary.)	unexpired leases. (All thre	ee columns of Part B n	oust be completed for each unexpired lease. Attach		
Property No. 1					
Lessor's Name:	Describe Lease	ed Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No		
Property No. 2 (if necessary)					
Lessor's Name:	Describe Lease	ed Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No		
continuation sheets attached (if an	y)				
I declare under penalty of perjury th personal property subject to an unex		ny intention as to an	y property of my estate securing a debt and/or		
Date:December 1, 2009	/s/ Rosa Y Murillo Signature of Debte				

Signature of Joint Debtor

# Case 09-45574 Doc 1 Filed 12/01/09 Entered 12/01/09 10:51:55 Desc Main Document Page 32 of 35 United States Bankruptcy Court Northern District of Illinois

IN RE:

Murillo, Rosa Y

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

Number of Creditors \_\_\_\_\_18

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: December 1, 2009

/s/ Rosa Y Murillo
Debtor

Joint Debtor

Murillo, Rosa Y 10513 Major Ave Apt 2N Chicago Ridge, IL 60415-2048 Document Pa Diversifd Co 900 S Highway Dr Fenton, MO 63026-2042

Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602 Harvard Collection 4839 N Elston Ave Chicago, IL 60630-2534

Asset Acceptance Llc PO Box 2036 Warren, MI 48090-2036 I C System Inc PO Box 64378 Saint Paul, MN 55164-0378

Cavalry Portfolio Serv 7 Skyline Dr Ste 3 Hawthorne, NY 10532-2162 Jvdb Asc PO Box 5718 Elgin, IL 60121-5718

Chase Manhattan Mortga 10790 Rancho Bernardo Rd San Diego, CA 92127-5705

Lvnv Funding Llc PO Box 740281 Houston, TX 77274-0281

Chld/cbsd PO Box 6497 Sioux Falls, SD 57117-6497 Nationwide Credit And Co 9919 W Roosevelt Rd Westchester, IL 60154-2774

Christopher Weinum 407 S Dearborn St Ste 1260 Chicago, IL 60605-1140 Pierce And Associates 1 N Dearborn #1300 Chicago, IL 60602

City Of Chicago Parking - Bankruptcy 121 N Lasalle St Rm 107A Chicago, IL 60602-1232 ProfessnI Acct Mgmt In 633 W Wisconsin Ave Milwaukee, WI 53203-1918

Condor Capital Copr 165 Oser Ave Hauppauge, NY 11788-3710 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438-3112

Dependon Collection Se PO Box 4833 Oak Brook, IL 60522-4833 Tnb - Target PO Box 673 Minneapolis, MN 55440-0673

## Case 09-45574 Doc 1

Filed 12/01/09 Entered 12/01/09 10:51:55 Desc Main

Document Page 34 of 35 United States Bankruptcy Court

# **Northern District of Illinois**

IN RE: Murillo, Rosa Y		Case No Chapter 7
	DISCLOSURE OF COMPENSATION OF ATTO	DRNEY FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rend of or in connection with the bankruptcy case is as follows:	e above-named debtor(s) and that compensation paid to me within lered or to be rendered on behalf of the debtor(s) in contemplation
	For legal services, I have agreed to accept	901.00
	Prior to the filing of this statement I have received	\$\$
	Balance Due	\$\$
2.	The source of the compensation paid to me was: Debtor Dother (specify):	
3.	The source of compensation to be paid to me is:  Debtor Other (specify):	
4.	4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.	
	I have agreed to share the above-disclosed compensation with a person or persons who are not together with a list of the names of the people sharing in the compensation, is attached.	members or associates of my law firm. A copy of the agreement,
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:	
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining w</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be re</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjo</li> <li>d. Representation of the debtor in adversary proceedings and other contested bankruptey matters;</li> <li>e. [Other provisions as needed]</li> </ul>	quired;
6.	By agreement with the debtor(s), the above disclosed fee does not include the following services:  Litigation / Adversary Proceedings  \$400.00 for Motions to Redeem  Credit Counseling Fees	
_		

#### CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

December 1, 2009

/s/ Derek V. Lofland

Date

Derek V. Lofland 6280490 Derek V. Loriana 6280490 Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602 (312) 578-9530 Fax: (312) 578-9524 derek@chicagobk.com

# Case 09-45574 Doc 1 Filed 12/01/09 Entered 12/01/09 10:51:55 Desc Main Document Page 35 of 35 United States Bankruptcy Court

**Northern District of Illinois** 

IN RE:	Case No.
Murillo, Rosa Y	Chapter 7
Debtor(s)	
	ING ELECTRONIC FILING Corporate Representative
To Be Used When Fi	ling over the Internet
PART I - DECLARATION OF PETITIONER Dat A. To be completed in all cases.	e: December 1, 2009
I(We) Rosa Y Murillo, the undersigned debtor(s), copenalty of perjury that the information I(we) have given my (or the information provided in the electronically	orporate officer, partner, or member, hereby declare under ur)attorney, including correct social security number(s) and
filed petition, statements, schedules, and if applicable, application to pa 7 Filing Fee, is true and correct. I(we) consent to my(our) attorney send the United States Bankruptcy Court. I(we) understand that this DECLAF understaand that failure to file this DECLARATION will cause this case sections 707(a) and 105.	ling the petition, statements, schedules, and this DECLARATION to RATION must be filed with the Clerk in addition to the petition. I(we)
To be checked and applicable only if the petiti primarily consumer debts and who has (or have) cho	oner is an individual (or individuals) whose debts are sen to file under chapter 7.
	r chapter 7, 11, 12, or 13 of Title 11 United States Code; ach such chapter; I(we) choose to proceed under chapter of chapter 7.
C. To be checked and applicable only if the petition is entity.	s a corporation, partnership, or limited liability
	tion provided in this petition is true and correct and that I behalf of the debtor. The debtor requests relief in petition.

Signature (Debtor) : \_\_\_

Rosa Y Murillo